

SOUTHWEST BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1062621	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,467	\$2,039	-17.4%		
Loans	\$2,161	\$1,551	-28.2%		
Construction & development	\$439	\$216	-50.9%		
Closed-end 1-4 family residential	\$54	\$52	-3.8%		
Home equity	\$11	\$9	-25.1%		
Credit card	\$0	\$0			
Other consumer	\$11	\$8	-25.9%		
Commercial & Industrial	\$387	\$292	-24.7%		
Commercial real estate	\$1,056	\$831	-21.3%		
Unused commitments	\$204	\$194	-5.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$164	\$169	2.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$63	\$70	11.0%		
Cash & balances due	\$26	\$162	533.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$34	\$32	-5.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$37	\$31	-14.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,116	\$1,747	-17.4%		
Deposits	\$2,001	\$1,674	-16.4%		
Total other borrowings	\$90	\$51	-42.5%		
FHLB advances	\$52	\$20	-61.2%		
Equity					
Equity capital at quarter end	\$351	\$292	-16.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.8%	12.5%	--		
Tier 1 risk based capital ratio	15.3%	16.4%	--		
Total risk based capital ratio	17.2%	18.6%	--		
Return on equity ¹	5.7%	-70.7%	--		
Return on assets ¹	0.8%	-10.6%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.0%	484.7%	--		
Loss provision to net charge-offs (qtr)	32.5%	79.1%	--		
Net charge-offs to average loans and leases ¹	3.7%	22.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.6%	1.8%	2.5%	14.9%	--
Closed-end 1-4 family residential	1.4%	1.3%	0.3%	0.0%	--
Home equity	0.0%	0.0%	0.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.9%	0.1%	0.8%	--
Commercial & Industrial	0.8%	1.0%	1.3%	2.2%	--
Commercial real estate	2.5%	0.1%	0.3%	5.2%	--
Total loans	5.3%	0.5%	0.9%	5.8%	